CAPITAL GAINS BONDS (Benefit U/S 54EC)

Date: 1st APR, 2026

- Interest: **5.25%** payable annually
- Lock in: 5 years (Automatic redemption after 5 years)
- Min. Investment: 20,000/- (2 Bonds)
- Max. Investment: 50 Lakh per financial year

Capital bonds are being issued as 'Long term specified assets primarily covering land and buildings.' within the meaning of Sub- Section 54-EC of the Income Tax Act, 1961. Those desirous of availing exemption from capital gains tax under Section 54 EC may invest in these bonds. Capital gains arising from transfer of Long-term capital assets can be invested in these bonds within a period of six months from the date of transfer of the asset for getting exemption from the capital gains tax.

Issue Highlights	RURAL ELECTRIFICATION CORPORATION LTD	HOUSING AND URBAN DEVELOPMENT CORPORATION	Power Finance Corporation Ltd	Indian Railway Finance Corporation Ltd
Credit Rating	AAA by CRISIL, CARE, ICRA & India Ratings	AAA by ICRA, India Ratings & CARE	AAA by CRISIL, ICRA & CARE	AAA by CRISIL, ICRA & CARE
Face Value	Rs. 10,000/- per Bond	Rs.10,000/- per bond	Rs. 10,000/- per Bond	Rs. 10,000/- per Bond
Issue Price	Rs. 10,000/- per Bond	Rs.10,000/- per bond	Rs. 10,000/- per Bond	Rs. 10,000/- per Bond
Min. Appl. Size	Two Bonds of Rs. 10,000/- each i.e. 20000 and in multiple of one bond thereafter	Two Bonds of Rs. 10,000/- each i.e. 20000 and in multiple of one bond thereafter	Two Bonds of Rs. 10,000/- each i.e. 20000 and in multiple of one bond thereafter	Two Bonds of Rs. 10,000/- each i.e. 20000 and in multiple of one bond thereafter
Max. Appl. Size	500 bonds of Rs. 10,000/- each i.e. Rs. 50,00,000/- **(Should not exceed Rs. 50 lakhs in one financial year)**	500 bonds of Rs. 10,000/- each i.e. Rs 50,00,000/- **(Should not exceed Rs. 50 lakhs in one financial year)**	500 bonds of Rs. 10,000/- each i.e. Rs. 50,00,000/- **(Should not exceed Rs. 50 lakhs in one financial year)**	500 bonds of Rs. 10,000/- each i.e. Rs. 50,00,000/- **(Should not exceed Rs. 50 lakhs in one financial year)**
Issue Date	Opening : 1st Apr 2026, Extended till 31st Mar 2027			
Mode of Payment	RTGS (Details given below)			
Deemed date of Allotment	Payment received between 01st to 15th of the month — Allotment by last date of the month; payment received between 16th to last day of the month — Allotment by 15th of the next month; in case of Demat mode, bonds will be credited within 15 days of allotment, and in Physical mode, bond certificates will be dispatched within 45 days of allotment.			
Tenor	5 years			
Redemption / Maturity	At par at the end of 5 years from the deemed date of allotment			
Transfer	Non-transferable, Non-Marketable, Non-negotiable and cannot be offered as a security for any loan or advance			
Interest Payment	Annual			
Issuance Mode	BOTH PHYSICAL AND DEMAT			
Date Of Interest Payment	**30th June**	**30th April**	**31st July**	**15th October**
Coupon Rate w.e.f 1st Oct, 2008	**5.25% payable annually**	**5.25% payable annually**	**5.25% payable annually**	**5.25% payable annually**
Cheque in Favor	**"Rural Electrification Corporation Ltd. – 54 EC**	**'HUDCO Capital Gain Bonds'**	**'PFC Capital Gain Bonds'**	**"IRFC CAPITAL GAIN Bonds"**
Trustee	Vistra ITCL (India) Limited	Catalyst Trusteeship Limited	IDBI Trusteeship Services Limited (and Vistra ITCL India)	SBICAP Trustee Company Limited
Registrar	**Kfin Technologies Pvt Ltd** Plot : 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad, Telangana – 500032 Tel : +91 40 67162222	**Kfin Technologies Pvt Ltd** Plot : 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad, Telangana – 500032 Tel : +91 40 67162222	**Kfin Technologies Pvt Ltd** Plot : 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad, Telangana – 500032 Tel : +91 40 67162222	**Kfin Technologies Pvt Ltd** Plot : 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad, Telangana – 500032 Tel : +91 40 67162222

RTGS Details are as follows:

Rural Electrification Corporation Ltd				
Beneficiary Name : REC Limited- 54EC Bonds				
Bank	**A/c No**	**IFSC Code**	**MICR Code**	**Branch**
HDFC Bank	00030350000584	HDFC0000003	110240001	Surya Kiran Building, New Delhi
ICICI Bank	000405108563	ICIC0000004	400229002	Nariman Point, Mumbai

HOUSING AND URBAN DEVELOPMENT CORPORATION LTD				
Beneficiary Name : HUDCO CAPITAL GAIN BONDS				
Bank	**A/c No**	**IFSC Code**	**MICR Code**	**Branch**
HDFC BANK	50200109629574	HDFC0000003		Kasturba Gandhi Mar, New Delhi
ICICI BANK	000405163236	ICIC0000004		Backbay Reclamation, Churchgate
YES BANK	001681100000111	YESB0000016		South Extension Part 2, New Delhi
AXIS BANK	925020020084002	UTIB0000007		Barakhambha Road, New Delhi
INDUSIND BANK	201034058456	INDB0000005		Barakhambha Road, New Delhi
CANARA BANK	120034338611	CNRB0003525		Govt Business Branch, New Delhi

Power Finance Corporation Ltd				
Beneficiary Name : PFC CAPITAL GAIN BONDS				
Bank	**A/c No**	**IFSC Code**	**MICR Code**	**Branch**
HDFC Bank	57500000034792	HDFC0000003	110240001	Kasturba Gandhi Marg, Delhi
Indusind Bank	201001384575	INDB0000005	110234002	Barakhamba Road, New Delhi
YES Bank	013661000000070	YESB0000136	110532031	ALPS Building, Connaught Place, Delhi
ICICI Bank	000405115137	ICIC0000004	400229002	Nariman Point, Mumbai
Kotak Mahindra Bank Ltd	5411819692	KKBK0000172	110485002	Kasturba Gandhi Marg, Delhi
State Bank of India	36970392734	SBIN0011777	400002224	D. N. Road, Mumbai
Indian Overseas Bank	144502000007777	IOBA0001445	110020037	Noida, Uttar Pradesh – 2010301
Karnataka Bank	5372000101369801	KARB0000537	110052002	Connaught Place, New Delhi 110001
Federal Bank	11050200041780	FDRL0001105	110049003	Connaught Circus, New Delhi, 110001
Canara Bank	2471201001212	CNRB0002471	110015115	Parliament Street, New Delhi – 110 001

Indian Railway Finance Corporation Ltd				
Beneficiary Name : IRFC CAPITAL GAIN BONDS				
Bank	**A/c No**	**IFSC Code**	**MICR Code**	**Branch**
Canara Bank	2471201001214	CNRB0003525	110015199	Govt Business Branch, New Delhi
HDFC Bank	57500000106078	HDFC0000003	110240001	Connaught Place New Delhi -110001
IDBI Bank	0171103000000374	IBKL0000171	110259013	B- Block, Gurgoan - 122002
Indusind Bank	250010112017	INDB0000005	110234002	Barakhambha Road, New Delhi
YES Bank	000381000000434	YESB0000003	110532002	Chanakya Puri, New Delhi
ICICI Bank	000405115784	ICIC0000004	400229002	Churchgate, Mumbai
Axis Bank	917020075878468	UTI0000007	110211002	Connaught Place New Delhi -110001
Kotak Mahindra Bank	9047232511	KKBK0000172	110485002	Kasturba Gandhi Mar, New Delhi
State Bank Of India	41791755046	SBIN0000300	400002010	Samachar Marg Fort Mumbai 400001

Notes:

- **Investor has to send scanned copy of duly signed and filled form.**
- **Pan and Address proof self-attested & a cancelled cheque copy.**
- **IF Payment is done Online then attach RTGS slip of the amount transferred OR Payment cheque of respective companies.**
- **The forms are to be couriered if there is no deposit center nearby.**

No TDS from domestic investors

DEEPAK PANJWANI **Head (Debt)** **9323555164/ 022-66182352** deepak@geplcapital.com

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